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EXHIBIT 5

PART 1 OF 6

D&B Risk Assessment Manager

A powerful, flexible tool to help you manage business risk—your way.



Dun & Bradstreet



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Available in D&B Risk Assessment Manager™ version 4.0

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- **Increase your efficiency** by decreasing the time and costs involved in gathering information from multiple sources
- **Increase your competitiveness** by quickly processing a significant number of accounts and responding to applicants immediately
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For more information, call your D&B representative or our Customer Service Center at 1-800-234-3867



The insight to grow your business.



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March 1998

We proudly present you with D&B Risk Assessment Manager™ version 4.0

At Dun & Bradstreet we are committed to providing you with state-of-the-art software and the latest information to help you effectively manage your day-to-day credit operations.

The new version of D&B Risk Assessment Manager (RAM) software not only includes enhanced navigation and layouts, but it's even easier to use. The software provides quicker access and offers greater flexibility and customization. Plus, RAM 4.0 includes a convenient binder and slipcase to house your software, user guide and data refresh diskettes. Several customers told us how much they refer to their RAM User Guide and how they wanted a place to store their software and data refreshes.

To help you get the most out of RAM's enhanced software, we've enclosed a special video which features a step-by-step demonstration of some of the commonly used features of RAM. If you would like further training on RAM or help reviewing your credit process, our Professional Services group has several consultative programs available to assist you. Please consult your D&B sales representative.

If you need assistance while installing RAM 4.0, simply contact our Austin Customer Service Center at 1-800-234-3867, and ask for the Technical Service Center.

The RAM 4.0 software provided in this binder is on CD-ROM. If you'd like the software on diskette, please contact Mike Rose at 610-882-7719. You have been provided with one copy of the RAM User Guide in this binder; if you require additional copies, you may print them directly from the RAM CD-ROM.

Again, we at Dun & Bradstreet appreciate your business and look forward to working with you in the future.

Note: Because of RAM's improved capabilities, it is advisable that you upgrade your Random Access Memory to 32 Mb. This will help you take full advantage of the improvements found in RAM 4.0.

D&B Professional Services RAM Consulting and 4.0 Training Options

| Product/Service | Description | | | |
|-----------------------|---|--|--|--|
| 1/2 Day Set Up | One half day of training will be provided at no charge to all new RAM customers. The training will help you become familiar with the basic features and functions available in RAM, and help you successfully utilize the software. | | | |
| | You will learn: how to add a new account; access D&B data: import and export data; calculate credit limits: build a scorecard; enter a "to do"; refresh D&B data; add a user field; and build account filters. | | | |
| | Note: This service expires 45 days after you have received the RAM software. | | | |
| RAM Implementation | The implementation process is designed to provide a complete roadmap that will both train you and integrate RAM into your credit process. The implementation consists of a two and a half day process where a Consultant - Professional Services will document your credit process and return a written deliverable detailing how RAM can be integrated into your credit department for optimum results. The following steps reflect the components of the RAM Implementation offering: | | | |
| | Step One - Documentation | | | |
| | Credit Department Documentation - A consultant will document your current credit process and provide a written deliverable as to how RAM can be implemented into your credit process. | | | |
| | Step Two - Integration | | | |
| | Product Integration Training - Based on the credit department review, training wi focused on mapping back the credit process to specific features or functions with RAM. This will assist you in understanding the benefits and uses of RAM. | | | |
| | Step Three - Advanced Training | | | |
| | Advanced Training - Once you have implemented RAM into your process, advanced training (i.e., monitoring change, management analysis, utilizing refresh data) will be conducted to enhance your use of the software and further integrate RAM into your credit process. | | | |
| RAM Consulting | RAM Consulting is designed to be flexible so that you can determine what you need. The engagement can consist of training and consulting in areas such as: | | | |
| | Developing customized score cards for automating decisions on new and existing customers | | | |
| | Scoring your existing customer base to identify your strongest and weakest customers | | | |
| | Establishing credit limits | | | |
| | Analyzing your existing customer portfolio to establish criteria for identifying prospects and reviewing underachieving accounts | | | |
| | Creating management reports and customized collection letters | | | |
| | Creating a company's credit policy | | | |
| RAM Workshop | This is a one day workshop in which the focus is on the day to day how-to's of RAM. The workshop includes exercises, hands-on training and a limited amount of individualized attention. The workshop is held at an off-site location. You will receive a workbook with both step-by-step instructions and well as exercises. Requires a minimum of four attendees. | | | |

D&B Professional Services RAM Consulting and 4.0 Training Options

If you would like to receive additional information on D&B Professional Services, please complete the information listed below and return by **fax to 908-665-5606**.

Yes, I would like to receive information on the following products/services:

| , | | | J . | |
|---------------------------|---------|--------------------|------------|--|
| | J | 1/2 Day RAM Set-Up | | |
| | | RAM Implementation | | |
| | J | RAM Consulting | | |
| | Ġ | RAM Workshop | | |
| Your Company Information: | | | | |
| Company Name: | | | | |
| Contact Name: | | | | |
| Address: | | | | |
| City / State: | | | | |
| Phone Number: | | | | |
| FAX Number: | | | | |
| • | | | | |

Additionally, you may contact D&B Professional Services by:

- Calling: 1-800-688-6677 x7000 (Voicemail)
- Mailing: Dun & Bradstreet Professional Services One Diamond Hill Road

Murray Hill, NJ 07974

Contacting your local D&B sales representative



D&B Risk Assessment Manager 4.0

User Guide

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Crystal Report Writer is a registered trademark of Crystal Services.

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For Risk Assessment Manager customer support, call the D&B Customer Service Center in Austin, Texas at:

1.800.234.3867

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Chapter 1

Introduction

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Introduction

Welcome to Dun & Bradstreet's newest version of Risk Assessment Manager™ (RAM) 4.0. As you'll see, there is a new interface that captures the spirit of the Windows 95® desktop.

We wanted the new RAM to demonstrate D&B's commitment to growing your business by empowering you to make better decisions through a world-class decision support tool. The RAM 4.0 development team was charged with three main tasks: make RAM even easier to use with higher performance results and add new functionality that reflects the direct input from all of our customers.

Goals of this Guide

This guide provides you with experience using RAM from start to finish. You will see first-hand how to navigate the system, add accounts, generate reports, graphs and charts, put policies into effect and manage your database on a day-to-day basis.

This guide has been designed for a user who is already familiar with the Windows 3.x, Windows 95® or Windows NT® desktop environment but not necessarily familiar with D&B's RAM application. Using step-by-step instructions and screen captures, you are brought into an interactive environment in which you add a new account and compile data, view reports & letters, analyze your entire portfolio and implement policies. There is also invaluable information for managing your system, including daily and weekly tasks for administrators.

Altogether, this guide is both a great place to start for new users and a valuable reference tool for experienced ones.

Who Should Read this Guide

This guide contains plenty of details, illustrations and tables for new users, and it has been organized so that you can either proceed sequentially through each chapter or simply concentrate on a specific chapter. For instance, an administrator could easily concentrate on the sections devoted to setting up policies, administering security, and daily and weekly system administration tasks. New users, meanwhile, could concentrate on adding accounts, ordering D&B information, analyzing accounts, and creating charts, graphs, letters and reports.

Experienced RAM users will most likely want to explore the new environment to see where the old functions are now located and what some of the new features are.

| This User | Should read these sections |
|------------------|---|
| Credit Analyst – | Section 1 |
| New RAM User | Chapter 1: Introduction |
| | Chapter 2: Navigating in D&B Risk |
| | Assessment Manager |
| | Chapter 3: Managing Your Credit Risk with D&B Risk Assessment Manager |
| | Section 2 |
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| | Chapter 6: Previewing & Printing: Reports & Letters |
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| | Chapter 9: Graphs and Displays |
| Credit Manager – | Section 1 |
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| | Chapter 5: Viewing Your Account Data |
| | Chapter 6: Previewing & Printing: Reports & Letters |
| | Chapter 7: Analyzing and Segmenting Your Portfolio of Accounts |
| | Chapter 8: Communicating Online with D&B |
| | Chapter 9: Graphs and Displays |
| | Section 3 |
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| Experienced | Section 1 |
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| | Chapter 2: Navigating in D&B Risk |
| | Assessment Manager Section 2 |
| | Chapter 4: Building Your Database |
| | Chapter 5: Viewing Your Account Data |
| | Chapter 7: Analyzing and Segmenting Your |

Table 1-1:

Recommended reading list for the Risk Assessment Manager User Guide.

| | Portfolio of Accounts | |
|---------------|--|--|
| | Chapter 8: Communicating Online with D&B | |
| | Section 3 | |
| | Chapter 12: Managing Your Database | |
| System | Section 3 | |
| Administrator | Chapter 12: Managing Your Database | |
| | Section 4 | |
| | Appendix A: Annotated .INI Files | |

How to Use this Guide

This guide consists of four sections. The first section is advice on how to navigate this guide and the RAM environment. This section explains the new desktop environment in RAM and helps you understand how your data is organized.

The second section deals with all facets of using the product on a day-to-day basis, including: adding accounts, ordering data from D&B, navigating through accounts, preparing letters and reports, analyzing your portfolio with spreadsheet and graphing tools, and aggregating with Family Linkage and Corporate Exposure.

The third section is intended for system administrators because it discusses how to apply and manage various policies specific to RAM. It covers security, scoring models, credit limits, selling terms, exception rules (warning flags), custom fields, report profiles, and importing and exporting data. It also has important information on how to perform a database backup and other daily and weekly tasks.

The fourth and final section contains various appendices that are referenced throughout this User Guide.

Conventions Used in this Guide

For ease of use, please refer to the following items before reading this guide:

- Hot Keys As with all Windows programs, most menu items and many command buttons have a Hot Key. In this guide, Hot Keys are underscored, such as **View**. To select an item via the Hot Key, hold down the Alt key on your keyboard and press the underscored letter.
- Text that you type If, during the course of an example, you are required to type something, it will appear in **bold**.
- System Response Whenever there is a screen change, the reference to it will appear in a smaller font in *Italic*. This will indicate that the passage is informational only and does not require any action or input by the user.

- Screens and Windows The names of screens and windows appear in Italic.
- Buttons & Dialogs When referencing buttons that the user must click, they will either appear in bold, such as "Click the **OK** button to continue", or icon will appear. Likewise, dialogs and drop-down boxes will also appear this way, such as in "Click on the Suggested Values dropdown box".
- New Items that are making a debut in RAM 4.0 will display the icon along the left side of the opening paragraph.

Using Online Help

Risk Assessment Manager provides a standard Windows-type online Help facility to access information about many RAM topics. To use RAM Help:

1. Select **Help** and **Index** from the Main Menu bar.

The Contents screen appears (Figure 1-1).

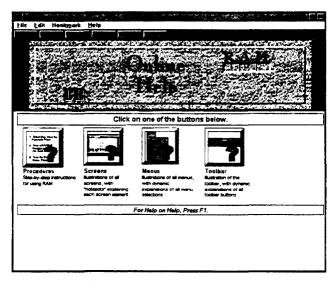


Figure 1-1: RAM's Online Help system

2. The menu bar contains standard Windows Help facility commands, including:

<u>File (Open, Print Topic, Print Setup, Exit)</u>

Edit (Copy, Annotate)

Bookmark (Define)

<u>Help</u> (<u>How to Use Help</u>, <u>Always on Top</u>, <u>About Help</u>)

- 3. Simply click on any topic displayed in green to obtain information. Buttons provide additional Help tools.
- 4. Choose from the following to locate information on a RAM topic:

| | If you want to | Then | 7 |
|--|--|---|---|
| | Obtain information on Procedures, Screens, Menus or Toolbar | Click on the button above the topic. | F |
| | | Information on the selected topic displays. | F |
| | | To obtain further information, click on any topic that displays in green. To return to the Contents screen, click on the Contents button. To display a previous screen, click on the Back button. | |
| | Search for a topic | Click on the Search button. | |
| | | The Search window displays. | |
| | | Type a topic or click on a desired topic from the list. Click on the Show Topics button. Click on the desired topic then click on the Go To button to begin the search. | |
| | | If available, information on the selected topic displays. | |
| | | To obtain further information, click on any topic that displays in green. To return to the Contents page, click on the Contents button. To display a previous screen, click on the Back button. | |

Table 1-1: Accessing Help topics

5. When you are finished using Help, click on File from the menu bar and then click on Exit.

What's New in RAM 4.0

| Windows 95® look and feel | New interface makes RAM easier and more efficient for users. |
|------------------------------|--|
| Flexible Table View | Enhanced ability to customize column layouts, sort order and print customized layout. |
| Quick Search | Faster searches from your custom column layout or Dossier View. |
| New Data Views | More intuitive layouts for demographics, scores, payment history, risk indicators, payment information, customer data and custom fields. Added ability to summarize columns for drill down portfolio analysis. |

Summary Listings for Notes, ToDo's, Change Events and **Financials**

New layout shows all Notes, ToDo's or references together on one screen. Full details located just a click away.

New Financial Elements

Expanded Income Statement, customizable & printable display and scoreable User Ratios.

Electronic Transfer of Files

Mail-enabled feature allows electronic file transfers.

Save Analysis as **Filters**

Perform Customer Base Analysis (spreadsheet-like portfolio analysis) and save filters for future use.

Universal Account **Filters**

Shareable filters for all RAM users.

Enhanced Export Utility

New robust features such as exporting values instead of codes, displaying English descriptions of elements and allowing export of header row.

Expanded Communications Streamlined workflow, drag-and-drop queue and ability to order D&B's new One Score report and packet.

Change Management Track data changes after batch or online refreshes.

Enhanced **Document Viewer** New viewer supports more file formats, including several scanned formats.

Broadcast ToDo's

Send ToDo item(s) to a group of users.

Administration Module

Separate module for establishing and administering policies, scores, models, lookup tables, filters, import templates, merge & purge operations and security.

Chapter 2

Navigating in D&B Risk Assessment Manager

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Introduction

D&B's Risk Assessment Manager™ is a software package with the look and feel of a Windows 95® application for easier access to your account information. By pointing and clicking with your mouse's left or right button or by using a simple keystroke, you can easily navigate the RAM screens and menu options. You can also use the main menu bar and toolbar at the top of your screen. Then, click on the File Folders along the left side of your screen or on the tabs along the top of your screen to quickly display all of your accounts or all of the available data for one specific account.

This chapter provides information to help you navigate in RAM and customize your desktop. The following sections are included:

| Keyboard and Mouse Conventions | Provides instructions for using the mouse or keyboard in RAM. | |
|-----------------------------------|--|--|
| Using the Main Menu Bar | Lists and describes the options of the menu. | |
| Using the Toolbar | Lists and describes the options on the toolbar. | |
| Dynamic Information Labels | Shows some of the helpful messages that appear automatically when you position the mouse cursor over an icon. | |
| Using the Page Tabs | Provides instructions for viewing an account's electronic file using the page tabs located along the top of your RAM screen. | |
| Viewing the Status Bar | Provides information about the status bar messages at the bottom of your screen. | |
| Analysis and Dossier Views | Discusses how your RAM information is presented in two different main views. | |
| RAM's Split Screen Desktop | Details the design elements common to most RAM screens. | |
| Using the Tree Pane | Discusses this new Windows Explorer®-like interface in RAM. | |
| Common Features in RAM Screens | Details how to customize the displays on your desktop. | |

Keyboard and Mouse Conventions

Although D&B's Risk Assessment Manager is designed for use with either the mouse or keyboard, it is strongly recommended that you use a mouse in order to gain access to the many shortcut menus. Following are some of the conventions used in this guide and some guidelines on how to accomplish tasks using the mouse or keyboard.

Selecting Menu Options with the Mouse or Keyboard

Throughout this guide you will see "select **<option>**". You have two options for completing this action – using the keyboard or the mouse. For example, when you see "select File and Open from the Main Menu bar," you can either:

Position the mouse cursor over the word "File" on the menu and click, then click on "Open"

-or-

Press Alt-F to open the File menu (press and hold down the Alt key while pressing 'F', the underlined letter), then press 'O', the underlined letter.

The Right Mouse Button and Shortcut Menus



In keeping with the conventions of the Windows 95® interface, RAM 4.0 also makes extensive use of the right mouse button. In RAM 4.0, many columns, rows, cells, buttons and dialogs have hidden Shortcut Menus that can be accessed via a simple click of the right mouse button.

Before trekking off to explore all of these Shortcut Menus, consider the following. In the Windows 95® environment, all buttons, columns, rows, dialogs, scroll bars, etc. are called controls and are treated as independent objects. An object can be programmed to have a virtually unlimited amount of properties (subject only to the programmers' imagination and a measure of practicality). In Windows 95® (and in the new RAM 4.0), these properties are quickly and easily displayed by positioning the cursor over a desired object on the screen and clicking the right mouse button.

In Windows Explorer®, you can highlight any file or folder, click on the right mouse button, and immediately access a host of functions related to that object, such as Open, **Find**, and **Properties** (Figure 2-1).

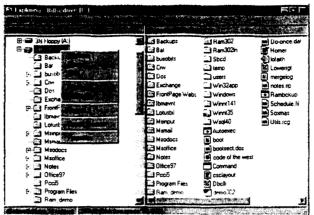


Figure 2-1:
Highlighting a folder in Windows

Explorer® and clicking the right mouse button reveals this Shortcut Menu.

Likewise in RAM 4.0 you can highlight folders from the *Tree Pane* along the left side of the screen and quickly access functions like the Shortcut Menu for Add, Edit and Delete (Figure 2-2).

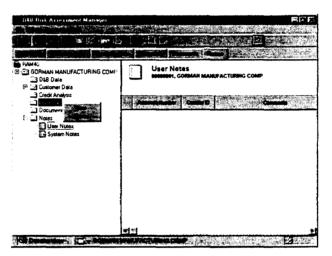


Figure 2-2:

Highlighting the Financials folder in RAM 4.0 and clicking the right mouse button reveals this Shortcut Menu.

You can highlight a column from an Account Profile and quickly access the Shortcut Menu. It contains entries for **Sort**, **Summarize**, **Find** and **Select Columns** (Figure 2-3).

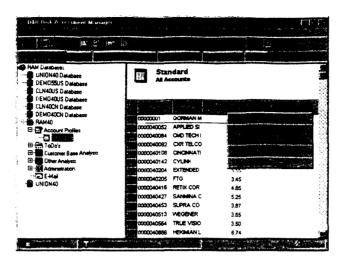


Figure 2-3: Right-click on a column to access its Shortcut Menu.

You can highlight a row from a screen like the ToDo list and quickly access its Shortcut Menu, which includes entries for New, Edit, Delete, Options, Find and Go To (Figure 2-4).

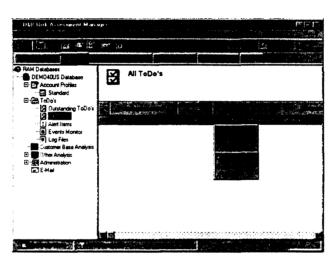


Figure 2-4: Right-click on a row to access its Shortcut Menu.

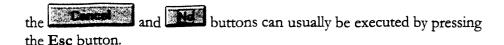
Clicking on Buttons

Throughout this guide, you will see, "click on the <button>." For example, to "click on the **OK** button," you can either:

Position the mouse cursor over the button and click the left mouse button

-or-

> Tab to the button until it is highlighted and press Enter. The button can usually be executed by pressing Enter when it is highlighted, and



✓ Note: Clicking on toolbar buttons requires a mouse, although the menu has entries corresponding to most of the toolbar buttons. See *Using the Toolbar* later in this chapter.

Moving from Field to Field

When typing information into dialog boxes on a screen, you can quickly navigate to the next fields by either:

- > clicking in the next field with the mouse
 - -or-
- > pressing the **Tab** key until the cursor lands in the appropriate dialog box.

Using the Main Menu Bar

The Main Menu bar at the top of the Risk Assessment Manager screen provides drop-down menus containing the RAM features and functions (Figure 2-5). The functions of each Main Menu bar option are described below (Table 2-1). Actual menu options are shown in bold.



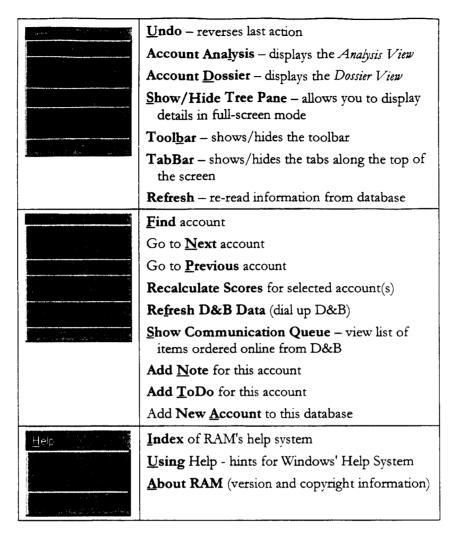
Figure 2-5:

The RAM 4.0 Menu bar.

| This menu | Does this |
|-----------------|--|
| Erlo | Print - the screen (if available) |
| (Capt. (Capt.)) | Print Setup – allows you to select and configure printers and fax drivers |
| · *** | <u>C</u> hange Password – change logon password |
| | Refresh – re-read contents of database |
| | Reports – show available letters & reports |
| | E <u>x</u> it - close RAM |

Table 2-1:

These are the available menu items throughout RAM 4.0.



Using the Toolbar

The toolbar allows you to perform several RAM functions with just the click of a button (Figure 2-6).

Analysis View toolbar















Figure 2-6:

Dossier View toolbar















The Toolbars for the Analysis and Dossier Views.

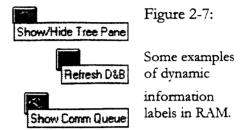
By placing the mouse cursor over a toolbar icon, a help tag a will appear and describe its function. See the next section Dynamic Information Labels for more information.

The function of each button on the toolbar is described below (Table 2-2).

| Toolbar Button | Corresponding Menu Option | Action Performed | Table 2-2: |
|-------------------|-----------------------------------|---|-----------------------|
| | Show/Hide Tree Pane | Make the <i>Tree Pane</i> appear/disappear. | The iconbarexplained. |
| | Account, Refresh D&B Data | Download the latest D&B information for a selected account. | |
| | Account, Show Communication Queue | View items ordered online from D&B. | |
| | Account, Recalculate the Score | Recalculate RAM score for the current account (Dossier View). | |
| | Account, Recalculate Scores | Recalculate RAM score for all accounts (Analysis View). | |
| | Account, Add New Note | Add a note to an account. | |
| | Account, Add ToDo | Add a ToDo item to an account. | |
| | Account, New Account | Add a new account. | |
| B | File, Reports | View available reports & letters. | |
| | Account, Find | Locate a specific account. | |
| | Account, Previous | Go to the previous account. | |
| | Account, Next | Go to the next account. | |
| | <u>V</u> iew, Refresh | Re-read the database. | |
| E. | View, Undo | Reverse last action. | |

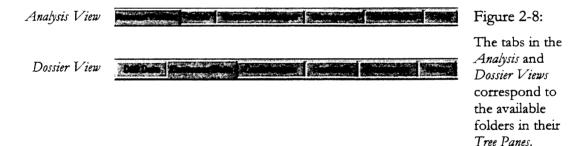
Dynamic Information Labels

Throughout RAM 4.0, most icons will display a small text message describing its function if the mouse cursor remains on it for a few seconds (Figure 2-7).



Using the Page Tabs

The page tabs at the top of the screen are called the **TabBar** and correspond with the available folders in the Dossier and Analysis Views. They allow you to quickly move through the electronic file of an account. You have the choice to highlight a folder from the Tree Pane or click on the page tab to access the type of information you want to view (e.g., D&B Data, Customer Data, etc.). The selected page tab displays in bold (Figure 2-8).



You can toggle the TabBar on and off by selecting the **TabBar** entry from the **View** menu.

If you right-click on these tabs, the actionable items will appear in a Shortcut Menu.

Note: Throughout this guide references will be made only to the folders in the Tree Pane along the left side of your screen and not to the TabBar. Although both options function equally, the Tree Pane is a new feature for all RAM users and is, therefore, explained in a careful and thorough manner.

Viewing the Status Bar

The Status bar at the bottom of the screen provides information about the view (Analysis or Dossier) and Filter (Figure 2-9). The Status bar also displays active-process icons when a ToDo item is due, the Communication Queue contains online requests or new Events Monitor items have been logged.



Figure 2-9:

The status bar shows the View, account name or account filter, and icons for active processes.

Analysis and Dossier Views



In RAM 4.0 there are two *Views* from which you access your accounts. This makes RAM 4.0 outwardly easier to navigate while also yielding transparent system benefits.

When you need to work on one specific account, you use the *Dossier View* (Figure 2-10). That includes accessing your customer data (payment information, custom fields, and bank & trade references), entering financials, viewing documents and creating notes. The *Dossier View* presents both your data and D&B data in a more consolidated manner for easier access, better organization and improved system performance.

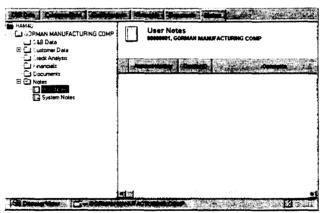


Figure 2-10:

The Dossier View presents all the necessary information for one account on a single screen for easier access and better organization.

When you need to look over several or all of your accounts, use the *Analysis View* (Figure 2-11). Specifically that includes viewing/creating account profiles (custom column layouts), monitoring ToDo's, performing Customer Base Analysis (spread sheet-like portfolio analysis), setting Score Thresholds, analyzing DSO, and administering policies. Like the *Dossier View*, the *Analysis View* presents all of your data in a more consolidated manner and with improved system performance.

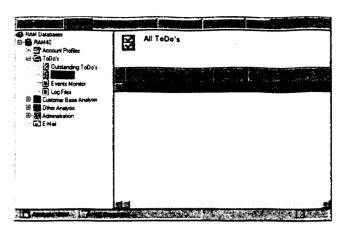


Figure 2-11:

The Analysis View presents all the necessary information for one account on a single screen for easier access and better organization.

Switching Between Analysis & Dossier Views

You can switch between the Analysis and Dossier Views by clicking on in the left corner of the status bar along the bottom of your screen or by selecting them from the View menu.

RAM's Split-Screen Desktop



All of RAM 4.0's screens embrace similar and fundamental design elements. The Tree Pane, which appears along the left side of the screen in both the Analysis and Dossier View, displays the hierarchical relationship of all the screens (See Figure 2-12). The Tree Pane closely resembles the Windows Explorer® interface, but it can also be hidden from view in order to display other portions of the screen in full-screen mode.

Note: For more information on the Tree Pane see the next section, Using the Tree Pane.

The Summary Screen occupies the upper right portion of the workspace and is used to display scores, demographics and other high-level information. The Summary Screen is used only for the Dossier View primarily because it relates to account-level detail and not the portfolio-level analysis found in Analysis View.

Directly below the Summary Screen is the *Details Screen*. In *Dossier View* it contains details on a particular score, rating or analysis. In Analysis View, a larger Details Screen replaces the Summary Screen, allowing more room for the charts and graphs used for indepth portfolio analysis.

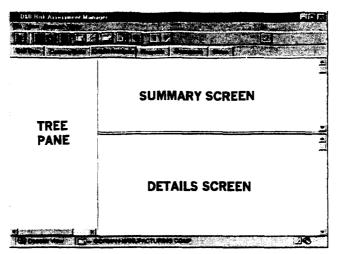


Figure 2-12:

The three main parts of the RAM desktop environment: Tree Pane. Summary screen and Details screen.

Using the Tree Pane



The Tree Pane is a graphical extension of RAM's highly organized architecture and presentation. Each facility in the system is assigned to a folder, which appears along the left-most branch of the tree (Figure 2-13).

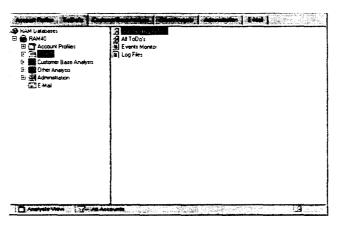


Figure 2-13:

The Analysis View Tree Pane contains one main folder in the first branch of the tree for each major analysis tool.

If there are items within a folder, the 🗈 icon along the leading edge of the branch is indicated. Simply click on the 🗄 icon or double click on the folder to open it. If you use the ToDo's folder in Figure 2-13 above as an example, note the folders contained below the main ToDo's folder (Figure 2-14).

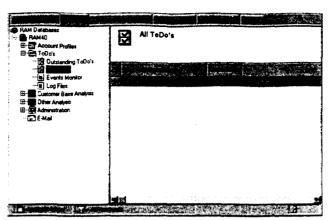


Figure 2-14: Expand the

ToDo's folder by clicking on the E icon or double clicking on the ToDo's folder icon.

This tree-like structure will automatically grow and shrink within the Tree Pane as

necessary, adding In horizontal and vertical scroll bars when the diagram grows too big for one screen. This occurs regularly because there are several folders that contain multiple branches of folders beneath it (Figure 2-15).

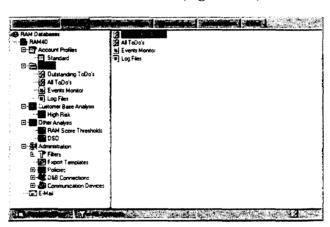


Figure 2-15:

There can be many branches of folders below other branches, which helps you stay organized and efficient.

To close any folder, simply click on the ☐ icon or double click on the folder.

Refer to the following section Resigning Screens for information on moving the Split Bar that divides screens.

It is very important to take a few short moments to become familiar with RAM's new graphical interface. There are many references to the Tree Pane, Summary and Detail Screens throughout this guide.

Common Features in RAM Screens

There are several usability items regarding the RAM desktop environment that you will find convenient and helpful. This section covers resizing screens, selecting columns for summary listings, and re-ordering columns using drag-and-drop techniques.

Resizing Screens



In the Windows environment, the desktop is frequently partitioned into smaller screens through the use of movable *Split Bars*. In RAM 4.0 you can adjust these Split Bars as you'd like.

Position the cursor on top of the Split Bar. The cursor changes shape to an indicating that the line can to moved to the left or right (Figure 2-16).

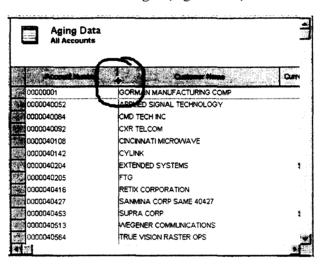


Figure 2-16:

The cursor indicates that the dividing line between columns can be moved to the left or right to resize the column.

This works with cells in a spreadsheet as well. The Split Bars allow you to customize the RAM desktop to best suit your monitor's display and your personal preferences.

Selecting Summary Listing Columns



When you select Notes, ToDo's, Bank or Trade References or Financial Statements, you're shown your available records in a series of rows. These rows are a convenient way to review all available records for an account, and so they are called *Summary Listings*.

Initially, each Summary Listing has a default configuration of columns that is displayed. However, you have the option to choose your own column configuration. So, follow along to select these fields.

1. To add display columns to the screen, you must click on the column bar with the right mouse button in order to display a quick menu (Figure 2-17).

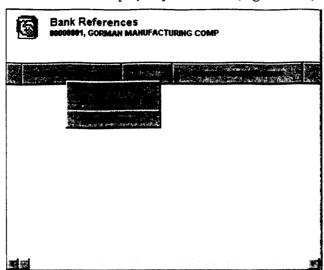


Figure 2-17: Use the Right Mouse button to click on the column bar and reveal this Shortcut Menu.

2. Click on the **Select Columns** shortcut menu entry (with the left mouse button). The Select Columns window appears (Figure 2-18).

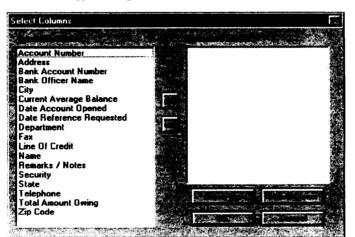


Figure 2-18: The Select Columns window allows you to determine which fields will display.

3. The available fields appear along the left in the Available Fields dialog. To make your selections, highlight the desired field and click the icon.

Here are your options for selecting columns (Table 2-3).

| To do this | Do this | Table 2-3: |
|---|--|--------------------------------|
| Select a column | Double click the column in the Available Fields dialog or highlight the column and click on the icon | Options for selecting columns. |
| Deselect a column | Double click the column in the Selected Fields dialog or highlight the column and click on the icon. | |
| Select multiple columns that are contiguous Account Number Address Bank Officer Name City Current Average Balance Date Account Opened Dete Reference Requested Despartment Fax Line Of Credit Name Remarks / Notes Security State Telephone Total Amount Owing Zip Code | Click on the top-most column, hold down the Shift key and click on the bottommost item. All items between the outer selections will also be selected. Click on the icon to move these columns to the Selected Fields dialog. | |
| Select multiple columns that are non- contiguous Account Number Address Bank Account Number Bank Officer Name City Current Average Balance Date Account Opened Deter Haterence Requested Department Fax Line Of Credit Name Remarks / Notes Security State I elephone I old Amount Owing Zip Code | Click on the first selection, hold down the CTRL key and continue to click on your other selections. All items selected will be highlighted. Click on the icon to move these columns to the Selected Fields dialog. | |
| Re-arrange the column order | Select a column in the Selected Fields dialog and click on either the Marchan or Marchan button to rearrange the order of the columns. | |

| Save column selection | Click on the button. |
|--|----------------------|
| Abandon column selection without saving changes. | Click on the button. |

Once you have made your column selections, you can re-size and sort them as needed (Figure 2-19).

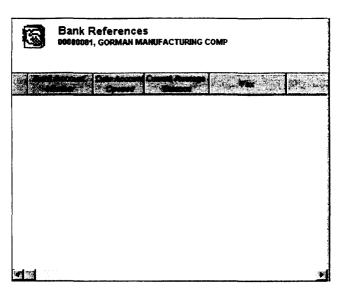


Figure 2-19: The Bank

References summary listing now displays columns that you can re-size and sort as needed.

Refer to the following section Re-ordering Columns Using Drag-and-Drop to learn how to rearrange your columns from within a Summary Listing.

Re-ordering Columns Using Dragand-Drop



You can re-arrange the order of columns in a Summary Listing without opening the Select Columns window. Simply use the Windows drag-and-drop technique.

Drag-and-drop refers to highlighting an item with your mouse cursor and moving it while holding down the left mouse button. Once you position the cursor in the desired place and release the mouse button, the highlighted material is moved automatically.

1. To re-order a column, highlight it by clicking the mouse cursor at the top of the column.

The column appears to be sunken or depressed (Figure 2-20):

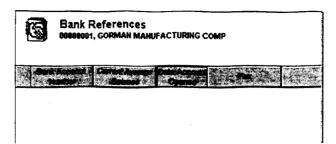


Figure 2-20: When you highlight a column, it appears sunken or depressed.

- 2. Continue to hold down the mouse button and move the column to the right or left and position it where you want it to appear.
- 3. Release the mouse button.

The column is moved to its new location (Figure 2-21):

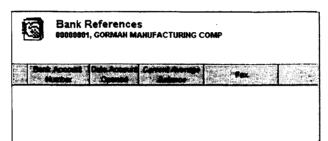


Figure 2-21: You can quickly re-order columns using the dragand-drop technique.

Use the drag-and-drop technique throughout RAM to quickly re-sequence columns.

Chapter 3

Managing Your Credit Risk with D&B Risk Assessment Manager

| Welcome | 3-1 |
|--|-----|
| The Credit Transaction Workflow | 3-2 |
| Advantages of Managing Your Credit Risk with RAM | 3-3 |

Welcome to Managing Your Credit Risk with D&B Risk Assessment Manager

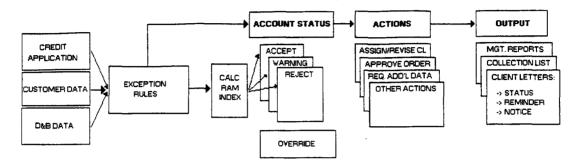
D&B's Risk Assessment Manager™ (RAM) is designed to help you manage your portfolio of accounts more effectively. It offers an integrated risk-management system to help you view and evaluate critical information on each of your customers. RAM enables you to view information you have gathered on each account along with demographic, payment, and financial information gathered by Dun & Bradstreet (D&B). You can use this information to:

- ➤ Develop your own customized Credit Risk Score to assist in automating your credit approval process, based on your corporate policies
- Establish automated rules to determine appropriate collection activities for your customers, as prescribed by your collection policies and procedures
- Quickly calculate the Credit Risk Score (RAM score) for a current or prospective account
- Assign credit limits and selling terms to customers, based on your corporate policies
- > Segment your customer base for example, isolate high-risk customers with payment problems
- Communicate important information about your customer base through reports produced in the RAM software
- > Generate and print letters, such as credit renewal applications and reminder notices, customized for your accounts

RAM is a Windows®—based software package that provides an easy-to-use Windows 95®-like interface to a wealth of information gathered about your customers. You can use pull-down menus at the top of the screen to quickly navigate among functions. File folders along the left side of the screen or tabs along the top of the screen allow you to move easily through an electronic file for each customer. A file contains the results of your automated credit analysis, payment and financial information you have collected, and D&B information obtained directly from the D&B database. This combination of information can provide a complete and unparalleled view of each of your customers.

The Credit Transaction Workflow

Risk Assessment Manager integrates key elements of the credit process. But before looking at RAM's functionality, note the following diagram, which illustrates a typical credit transaction workflow.



You begin the process by collecting data for prospective or current accounts and entering the information into the RAM screens. Data can include customer data (demographics), D&B information (accessed online from the D&B information base), credit applications and financial statements.

Using Exception Rules and calculating the RAM score (Credit Risk Score based on your custom factors), you can quickly assess the credit risk for each of your accounts. "Accept," "Warning" or "Reject" flags are posted as reminders. Based on your own credit policies, you can tailor the RAM score by changing the weight of different factors (e.g., past due, current PAYDEX®, credit limit, etc.). RAM can also calculate a suggested credit limit for your accounts — you can make a final credit limit decision based on readily available data.

As you begin to collect bank and trade reference data, you can enter it directly into the "electronic file" for each account. You can even generate customized bank and trade reference letters, as well as reminder notices and credit renewal applications.

As you build and maintain your accounts in RAM, you can easily obtain additional information online from D&B, such as reports and report sections. Downloading the latest D&B information helps ensure that the information in your accounts is kept up-todate. The RAM score and credit limit can also be recalculated as new information is obtained.

Finally, to further help manage your account portfolio, RAM provides graphing and profiling capabilities for instant analyses.

Advantages of Managing Your Credit Risk with RAM

RAM is a comprehensive credit management package. Some of its benefits include the ability to:

- Tailor the RAM score (Credit Risk Score) to reflect your corporate policy by selecting factors and their weights
- > Prescreen applicants immediately
- Access customer data quickly
- Instantly refresh data to ensure its timeliness
- Customize letters and reports generated from the RAM database
- > Import data from other applications into RAM
- Export RAM data into other applications
- > Order and maintain D&B information reports online
- Produce graphs and profiles to analyze your account portfolio
- Use Family Linkage to analyze corporate exposure
- ➤ Incorporate D&B's Alert Services for up-to-the-minute information
- Use Industry Norms and Ratios in your risk analysis
- Use multiple scorecard models to refine your credit risk scoring
- ➤ Incorporate OneScore blended model into your credit management process
- > Track data changes through the Event Monitor facility
- Transmit data to D&B via E-mail

Chapter 4

Building Your Database

| Introduction | |
|--|-------------------|
| Startup and Security Features | 4-] |
| Logging In | 4-2 |
| Logging Out | |
| Adding Data | 4-3 |
| Adding New Accounts | |
| Recording Bank and Trade References | |
| Viewing Notes | |
| Entering Account Notes | |
| Viewing ToDo Items | |
| Entering ToDo Items | |
| Customizing Column Layouts with Account Profiles | |
| Account Profiles: Explore Your Options | |
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| Sorting Accounts | |
| Finding an Account | |
| Using "Go To" to Link to an Account | |
| Changing an Account Number | |
| Deleting an Account | |
| Printing a Listing of Accounts | |
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| Account Filters | 4 20 |
| Building Account Filters | |
| Building Rules: Tips and Techniques | |
| Syntax Errors | |
| | ········ +· · · / |

Introduction

This chapter provides instructions for adding, selecting and viewing account information in your Risk Assessment Manager™ database.

Your electronic file will contain payment and financial information you have collected, information obtained online from the D&B information base, bank or trade reference investigations and the results of your automated credit analysis (RAM Score, Exception Rules, Credit Limits, etc.). Collectively this information is known as your RAM database.

The major sections in this chapter are:

| Startup and Security Features | Provides procedures for logging in and out of RAM. |
|--|---|
| Adding Data | Provides hands-on instructions for adding a new account, obtaining account data from D&B, adding and maintaining bank and trade references and entering and viewing account notes and ToDo's. |
| Customizing column layouts with Account Profiles | Shows you how to create multiple column layout schemes that are versatile and robust. With Account Profiles you can sort on any row or summarize all your accounts by one of the columns. |
| Exploring your options with account profiles | Discusses how to scroll through the database, find an account, change an account number, delete an account, print listings, access RAM reports and create account filters. |
| Account Filters | Surveys the process of segmenting your database with the help of SQL expressions. Also gives tips for creating rules and overcoming syntax errors. |

Startup and Security Features

To ensure a safe and secure environment in which to evaluate your accounts, RAM allows you to create user IDs and passwords to prevent unauthorized access to your database. Authorized access is controlled by logging in as a specified user and logging out after tasks are completed. This prevents unauthorized access in your absence.

This section provides procedures for logging in/out and for setting up security access.

Logging In

Use the following procedure to start up Risk Assessment Manager and log into an account database.

1. Select RAM from the Start menu (Windows 95® or NT®) or double click on the RAM icon in the Risk Assessment Manager program group (Windows 3.1x).

The Welcome (login) window displays (Figure 4-1).

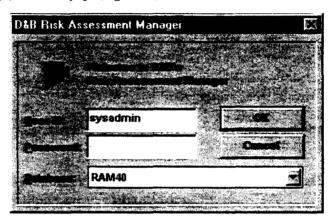


Figure 4-1: The Welcome window requires the user to log into a RAM 4.0 database with a valid ID and password.

- 2. Select the account database you want to access from the Database scroll list. After your first session, RAM will automatically populate the User ID and Database fields with the ID and database that you last accessed. (This information is kept in the [Last User Info] section of the RAMUSER.INI file.)
- 3. Type the default user ID (SYSADMIN) for the selected database in the Name field. Press Tab.

The cursor moves to the Password field.

4. Type the default password (SYSADMIN) for the selected database in the **Password** field.

For security reasons, the password displays as asterisks as you type.

- Note: Refer to the Security section in Chapter 11 information on assigning and changing passwords.
 - 5. Click on the button or press the **Enter** key.
- If the user ID or password is incorrect, a message window displays. Click on button to close the message window and retype the user ID or password.

Either the Analysis View or the Dossier View will appear, depending on the screen that was active in your previous session. The Analysis and Dossier Views are discussed in the Analysis and Dossier Views section of chapter 2. In the Analysis View you can look at all of your accounts, perform analysis, inspect ToDo lists, and review administrative policies. In the Dossier View you can inspect D&B data, your own data, notes, financials and RAM's credit analysis.

Logging Out

To prevent unauthorized access to the accounts in your database, use the following procedure to log out of RAM whenever you leave your desk.

Select File and Exit from the Main Menu bar or click on the icon in the upper right-hand corner of the screen.

Note: RAM automatically saves any changes before closing.

Adding Data

When adding a new account, you need only provide the customer's name. Optionally you can provide an account number and the D&B D-U-N-S® Number. The account number is the key field throughout RAM, just as your own Social Security Number is a key identifier in life. So, if you provide an account number, RAM will search your database for a duplicate account and display a warning if an account already exists with that number. If you do not assign an account number, RAM assigns one automatically. Providing a duplicate account number is not found, the Customer Data screen displays immediately, and you can continue the process of entering information prior to ordering D&B information online.

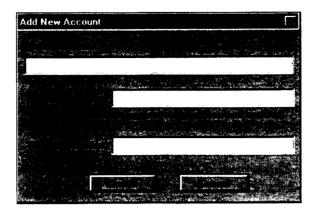
Adding New Accounts

In processing new applications for credit, your current procedure may not require you to assign an account number. However, since RAM requires an account number to maintain an account in its database, you can assign a temporary account number (minimum 2-digits, maximum 20 digits) or specify that RAM automatically assign a temporary account number. Later, when you wish to assign an actual account number, you can change the temporary account number. (See Changing an Account Number later in this chapter for details.)

Use the following procedure to create a new account number for a new application without accessing D&B's database.

1. Click on Account, New Account from the menu, or click on the icon on the toolbar.

The Add New Account window displays (Figure 4-2).



The **Customer Name** field must be completed. Use the **Tab** to advance to each field if you have that information available.

- ✓ Note: Leave the Account Number dialog blank if you want RAM to assign a temporary one.
 - 2. Press the button.

The Customer Demographics screen appears (Figure 4-3).

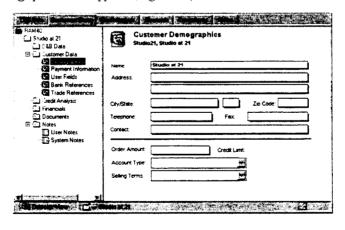


Figure 4-3:
Fill in the rest of the customer's information on the Customer Demographics screen.

Figure 4-2:

customer's name, account number and D-U-N-S number (if available) on the Add New Account

Type the

window.

✓ Note: If some of the following fields of information are not available, simply press Tab to move through the fields.

- 3. Enter the Address, Address line 2, City, State, Zip Code, Telephone, Fax, Contact name and Order Amount fields, pressing Tab to move between fields.
- Note: Try typing the Telephone and Fax numbers without spaces, parentheses or other formatting. RAM will automatically format the numbers for you.
 - 4. Select the selling terms from the **Account Type** drop-down list.
 - 5. Select the selling terms from the **Selling Terms** drop-down list. If you have not established account types and selling terms, you can leave these fields blank.

At this point you have successfully added an account to your database. Now you must decide whether or not to order D&B information online (Table 4-1).

Choose one of the following options:

| If you want to | Then | Table 4-1: |
|---------------------------------------|--|--|
| Order D&B data at this time | See the section Ordering Data Online in Chapter 8 for detailed instructions on ordering information online with D&B. | When adding a new account, ordering D&B information is optional. |
| Bypass Ordering D&B data at this time | Continue with your work. No information will be ordered from D&B at this time. | |

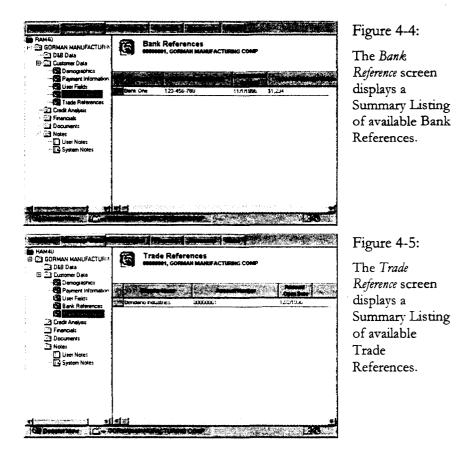
Recording Bank and Trade References

The Bank References and Trade References screens are the screens where you input data collected during reference investigations. These screens are also easy to complete while you are on the phone. In addition, there is no limit on the number of references that the system can hold, so you can create as many references as necessary for each account.

Use the following procedure to record bank and trade references.

- 1. Navigate to the Dossier View for the selected account.
- 2. Select Bank References or Trade References from Customer Data folder on the Tree Pane along the left side of the screen.

The selected reference screen displays (Figures 4-4 and 4-5).



As with other summary listing screens in RAM, a default series of columns is displayed. You can customize this listing, however, by clicking the right mouse button over the column headings and selecting the **Select Columns** entry.

The Select Columns window appears (Figure 4-6).

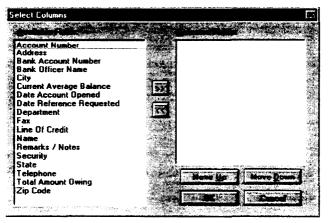


Figure 4-6: The Select Columns window allows you to determine which fields will display

3. The available fields appear along the left in the Available Fields dialog. To make your selections, highlight the desired field and click the icon.

✓ Note: For more details on selecting columns, see the section Selecting Summary Listing
Columns in chapter 2.

Following are steps for adding a new reference.

- 1. With the Right Mouse button click anywhere on the *Bank Reference* screen (except on the columns!) to display its shortcut menu.
- 2. Select the **New** entry.

The Bank Reference screen appears (Figure 4-7).

| | eference GORMAN MANUFACTURING COMP |
|-----------------|---------------------------------------|
| | Date of Calk 12/22/1997 |
| Bank: | |
| Address: | |
| City/State: | Zip Code: |
| Phone: | Fax: |
| Contact: | |
| Department: | |
| Account #: | Average Balance: |
| Opened Date: 12 | /22/1997 Now Owing: |
| | Line of Credit: |
| Security: | |

Figure 4-7:
A Bank Reference screen. Enter all available information here.

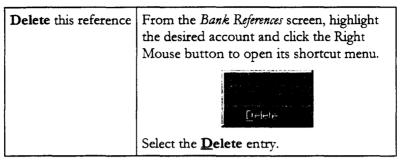
- 3. Enter the appropriate information, pressing **Tab** to move from field to field. (To select payment manner or selling terms in the *Trade References* screen, click on the Payment Manner:

 Selling Terms:
 - or drop-down list, then click on the desired selection from the scroll list, or enter the desired payment manner/selling terms directly.)
- 4. From either the Bank References or Trade References screen, the following options are available (Table 4-2):

| If you want to | Then |
|---|--|
| View or create a Note concerning this reference. | Click the Right Mouse button any place in the current reference to bring up its shortcut menu. |
| | And the contract of the second |
| | Click on the Note entry. |
| Save the information on this reference | Click the Right Mouse button any place in the current reference to bring up its shortcut menu. |
| | Fietum to <u>L</u> ipt |
| | Click on the Return to List entry. |
| Enter a New reference for this account | From the Bank References screen, click the Right Mouse button on an existing row to open its shortcut menu. |
| | Add |
| | Select the Add entry. |
| Enter a New reference for this account (alternative) | From the Bank References screen, click the Right Mouse button any place except on an existing row or column to open another shortcut menu. |
| | New |
| | Select the New entry |

Table 4-2:

Available options for bank and trade references.



5. When you save a reference and return to the Bank References summary listing screen, the new reference is available for quick review and access.

Viewing Notes

It's hard to imagine having customer files without the many notes that track day-to-day activities, remind us of future tasks and generally house important information specific to that account. And the same is true of the electronic filing cabinet that is your RAM database. As you conduct credit investigations, grant credit and, later, monitor collection activities, you need someplace to enter electronic audits, reminders and notes. Notes and ToDo's are two features of RAM that are integrated, quick and efficient in meeting these needs.

It's quick and easy to view a note in RAM. Here are the necessary steps.

- 1. Navigate to the Dossier View for the selected account and open the Dossier View folder in the Tree Pane along the left side of your screen.
- 2. Select the folder.

The User Notes screen displays (Figure 4-8).

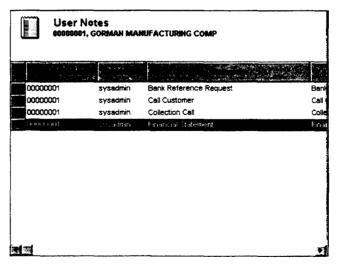


Figure 4-8:

The User Notes main screen displays a summary listing of all available notes for this account.

You can position and size the columns as you'd like.

Note: For more details on customizing the columns in the User Notes summary listing, see the section Selecting Summary Listing Columns in chapter 2.

3. Double click on the desired note to open the User Note screen (Figure 4-9), or use the right mouse button to reveal its shortcut menu and select the Edit entry.

The User Note window appears (Figure 4-9).

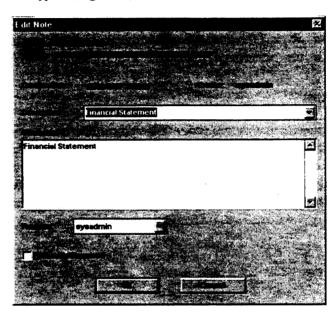


Figure 4-9: The User Note window displays the creation date, the creator ID and the recipient along with the subject and text.

Rather than viewing a note, you might want to print it. Or change the sort order of the summary listing. Or delete one.

Here's a table of your options for the Notes (Table 4-3):

| If you want to | Then | , |
|-----------------------|--|---|
| View a note | Double click on the note from the summary listing or right-click to review its shortcut menu and select Edit | |
| Add a new note | Right-click on the main part of the <i>User</i> Notes screen and select New . | |
| Print a note | Highlight the desired note. Then right- click and select the Print entry. | |
| Print Selected notes | Highlight the desired notes using the mouse and Shift key or CTRL key. Then right-click and select the Print entry. | |

Table 4-3: Options for Notes.

| Print All notes | When the User Notes summary listing first appears, none are highlighted. Do not highlight any notes. Then right-click and select the Print entry. |
|--------------------------|---|
| Delete a note | Right-click on the target note to reveal its shortcut menu and select Delete . When the confirmation message appears, click on the button |
| Change Sort order | Right-click on the desired column to reveal its shortcut menu and select either the Sort Ascending or Sort Descending entry. |
| Find a note | Each column has context-sensitive search capabilities. Right-click on the desired column to reveal its short-cut menu and click the button Click the appropriate radio button to |
| | search Up or Down for your phrase. |
| | There is also a checkbox option for matching the case (upper and lower case letters). |

Entering Account Notes

Here's how you can use the Notes portion of RAM to add comments to an account.

- 1. Navigate to the User Notes summary listing screen (see Viewing Notes section previously).
- 2. With the Right Mouse button click anywhere on the User Notes screen (except on the columns) to display its shortcut menu, and select the New entry or click on the icon.

Note: An alternate method for beginning a new note is to select Add Note from the Account menu.

The User Note window appears (Figure 4-10).

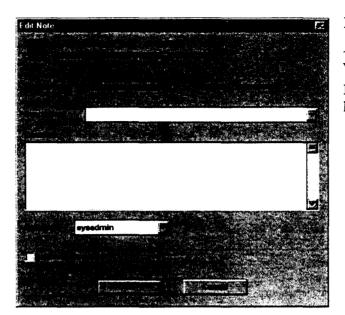


Figure 4-10: A new User Note window.

Enter your note here.

- 3. The upper portion of the window displays the time, date and your Login ID. Select a subject from the **Description** drop-down list or enter in your own. Then type in the text of your note in the Comments dialog window. (For long notes you can scroll up or down by clicking on the vertical scrollbar arrows.) Use the Recipient option to direct the message to a specific user or group of users - the dialog window contains the list of all users defined to the database.
- 4. If a follow-up is required click on the Follow-Up Required checkbox. When you button, the system will take you directly to the *ToDo* window where you set up a new ToDo item.

See the section Entering ToDo Items later in this chapter for step-by-step instructions for setting up a new ToDo item.

5. When you have finished entering a Note, click on the button to save it or the button to discard your changes.

Viewing ToDo Items

Just as it's hard to have customer files without the notes that contain important information specific to that account, it's hard to imagine keeping track of future tasks without keeping a list. Whether you work alone or with a team, you need someplace to track reminders and assign tasks to an individual or a group of users. ToDo lists meet this need in a quick, efficient and integrated manner.

Like User Notes, it is easy to review ToDo's either individually or in a summary listing.

- 1. Navigate to the Analysis View and open the ToDo's folder in the Tree Pane along the left side of your screen.
- 2. Select the solder.

The All ToDo's screen displays (Figure 4-11).

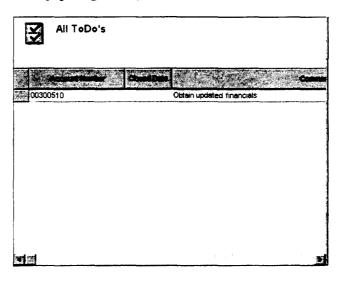


Figure 4-11:

The All ToDo's main screen displays a summarized listing of all open ToDo's for this account.

You can position and size the columns as you'd like.

- Note: When you have an outstanding ToDo, the Zicon appears on the status bar in the lower right hand side of your screen.
 - 3. Double click on the desired ToDo to open the *ToDo* window (Figure 4-12), or use the right mouse button to reveal its shortcut menu and select the Edit entry.

The ToDo window appears (Figure 4-12).

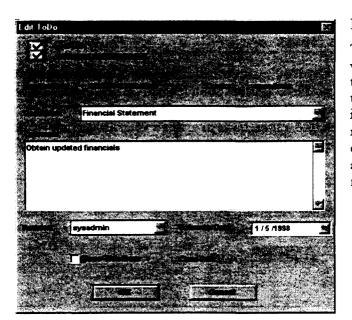


Figure 4-12: The ToDo window displays the full ToDo text as well as information regarding the creator, the assignee and the follow up date.

Rather than viewing a ToDo, you might want to print it. Or change the sort order of the summary listing. Or see only the ones assigned to you.

Here's a table of your options for the ToDo's (Table 4-4).

| If you want to | Then |
|-----------------------|--|
| View a ToDo | Double click on the ToDo from the summary listing or right-click to review its shortcut menu and select Edit |
| Add a new ToDo | Select Add ToDo from the Account menu or click the icon. |
| Print a ToDo | Highlight the desired ToDo. Then right- click anywhere on the main window except for the rows and columns. Select the Print entry. |
| Print all ToDo's | Highlight the desired ToDo's using the mouse and the Shift key or CTRL key. Then right-click anywhere on the main window except for the rows and columns. Select the Print entry. |
| Delete a ToDo | Right-click on the target ToDo to reveal its shortcut menu and select Delete . When the confirmation message appears, click on the |

Table 4-4: Options for ToDo's.

| Change Sort order | Right-click on the desired column to reveal its shortcut menu and select either the Sort Ascending or Sort Descending item. |
|--|--|
| Find a ToDo | Like the Notes facility, each column has context-sensitive find capabilities. Right-click on the desired column to reveal its |
| | short-cut menu and click the button. |
| | Click the appropriate radio button to search Up or Down for your phrase. |
| | There is also a checkbox option for matching the case (upper and lower case letters). |
| Change the Options regarding which ToDo's are being displayed | Right-click on the desired column to reveal its shortcut menu and select the Options entry. |
| | Select the Include Public ToDo's checkbox if you want to see all ToDo items to all users. |
| | Check the Restrict List By Date option to see ToDo's within a certain date range. |
| | Check the Include Closed ToDo's if you wish to see both opened and closed items. |
| Run Reports | Right-click on the desired column to reveal its shortcut menu and select the Reports entry to open the Report Preview/Print window. |
| Go To the account referenced in the ToDo | Right-click on the desired column to reveal its shortcut menu and select the GoTo entry. |
| | RAM immediately jumps to the <i>Dossier</i> View for the subject account. |

Entering ToDo Items

Here's how you can use the ToDo portion of RAM to add ToDo's to an account.

- 1. Navigate to the Outstanding ToDo's summary listing screen (see the previous section Viewing ToDo's).
- 2. With the Right Mouse button click anywhere on the All ToDo's screen (except on the columns) to display its shortcut menu, and select the New entry or click on the icon.
- Note: An alternate method for beginning a new note is to select Add ToDo from the Account menu.

The ToDo window appears (Figure 4-13).

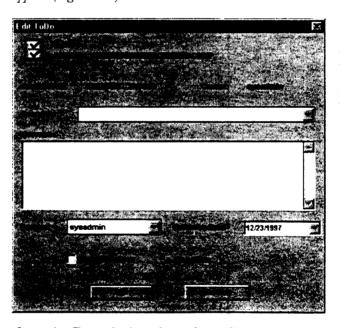
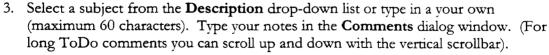


Figure 4-13: A new ToDo window.

Enter your ToDo here.





- 4. Delegate the task to a particular user or group of users by selecting a user or group from the Recipient drop-down list – it contains a list of all users and groups defined in your database.
- 5. To assign a follow up date, click on the Follow Up Date drop-down list. A perpetual calendar appears (Figure 4-14).

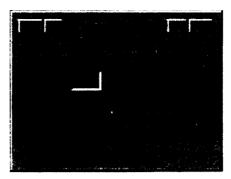


Figure 4-14: The perpetual calendar allows you to scroll through months and years to assign a follow up date.

- 6. Highlight a date in the current month or use the icons to scroll through the months and years to select a follow-up date.
- 7. When you have finished creating this ToDo, click on the button to save your work and return to the Outstanding ToDo's summary listing.
- 8. Your new ToDo will appear in the summary listing beginning on its due date.

Customizing the Column Layout with Account Profiles



In RAM 4.0 you can have multiple column layouts tailored for specific tasks. These column layouts can be shared, resized, sorted and printed. Follow these steps for selecting columns and customizing their layout to fit your needs.

- 1. Navigate to the Analysis View.
- 2. Right-click on the folder in the Tree Pane along the left side of your screen.

The Shortcut Menu screen appears (Figure 4-15).



Figure 4-15: The Account Profiles' shortcut menu

3. Select the **Add New Profile** entry from the shortcut menu.

The Add Layout window appears (Figure 4-16).

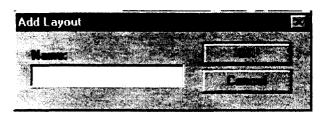


Figure 4-16: The first step in adding a new column layout is to assign it a

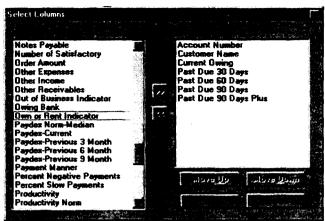
unique name.

For the purposes of this guide we'll add a column layout called "Aging Data", which will display the Accounts Receivable past-due amounts.

4. Type Aging Data in the Name dialog and click on the The Select Columns window appears.

5. From the Select Columns window highlight and select the Account Number, Customer Name, Current Owing, Past Due 30, 60, 90 and 90+ columns.

Your Select Columns window should look similar to the following (Figure 4-17):



Your completed Select

Figure 4-17:

window should look similar to this.

6. Click the button to close the Select Columns window.

You can now resize each of the columns to fit your screen.

7. Position the cursor on top of the column divider. The cursor changes shape to indicating that the line can be moved to the left or right (Figure 4-18).

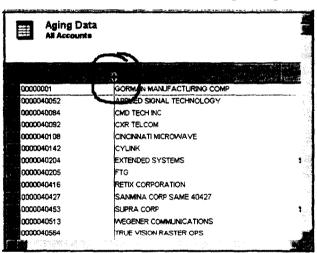


Figure 4-18:

The cursor indicates that the dividing line between columns can be moved to the left or right to resize the column.

8. Even though you might not be able to display all seven columns on one screen, you can close the gaps as much as possible. The column headings will wrap around to a second line (Figure 4-19).

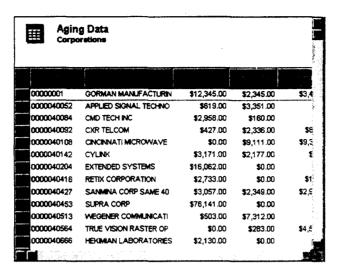


Figure 4-19: Note that column headings will wrap around to two lines as you more narrowly resize your columns.

Account Profiles: Explore Your Options

Once you have established your favorite column layouts, there are many optional functions to choose from.

- > Scroll up and down the list using the horizontal and vertical scroll bars.
- > Sort on any of the columns displayed, and the column heading will conveniently display in Italic for easy identification.
- Launch a search that will look for a specific string of data in the column of your choice.
- Select a row and link directly over to that account's Dossier View for more in-depth analysis.
- > Change an account number or delete the account entirely.
- > Generate a report or print a listing of your accounts in your custom column format.

Scrolling Through Accounts

Account Profiles offer one simple way to scroll through accounts - the horizontal and vertical scroll bars.

1. Click on the arrows in the lower left corner of the accounts listing or the icons in the toolbar to navigate through your accounts.

2. An alternate method for stepping through your accounts sequentially is to highlight an account and select **Next** or **Previous** from the **Account** menu.

Sorting Accounts



With custom Account Profiles you can now sort on any column that is displayed in your account listing.

1. Highlight the column that you want to sort by and click on the right mouse button to reveal the shortcut menu. (In this example we've chosen to sort the Current Owing column.)

The Shortcut Menu displays (Figure 4-20).

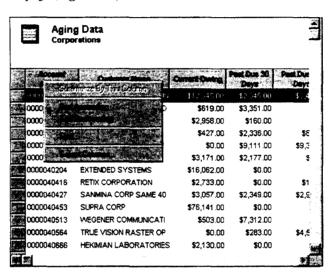


Figure 4-20: The shortcut menu for a column.

Note: For more information on the Summarize By This Column entry, see the section Summarized Columns in Chapter 7.

2. Select either the **Sort Ascending** or **Sort Descending** entry.

The account listing is sorted and the column heading displayed in Italic (Figure 4-21).

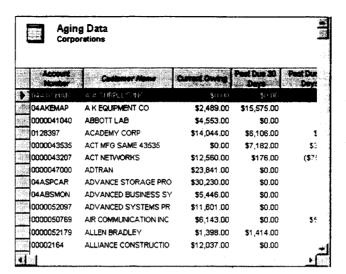


Figure 4-21: The sorted column is indicated in Italic.

You can sort by any row in your Account Profile.

Finding an Account

While you're working in your RAM database, if you need to locate an account, you can use the RAM Quick Search engine.

Account Profile are flexible and give you total choice of the columns that are displayed on the screen. To complement this, you have the freedom to also conduct searches on those same columns.

For more information on Account Profiles, see the section Customizing the Column Layout with Account Profiles previously in this chapter.

Account Profiles are custom column layouts that you define. For the purposes of these directions we'll be referring to the "Aging Data" account profile that we established earlier in this chapter.

To search for an account within an Account Profile, follow these step-by-step instructions.

- 1. Highlight the column that you wish to search. If you know the account number, highlight the account number; if you know the customer name, highlight the customer name column.
- 2. Right-click on the column in order to display its shortcut menu.

The shortcut menu appears (Figure 4-22).

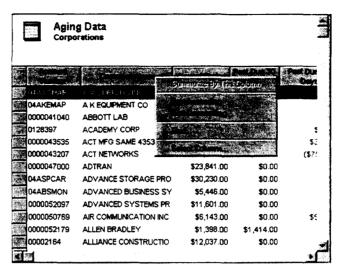


Figure 4-22: The shortcut menu for a column allows quick access to finding an account.

- 3. Select the **Find** entry.
- 4. When the Find Customer Name window opens, type in the customer name you're trying to locate.
- 5. Select the direction you want to search by clicking either the the radio button.
- 6. If you're using the exact case (upper-, lower- or mixed-case letters), you can select the checkbox.

The completed Find Customer Name window should look similar to the following (Figure 4-23).

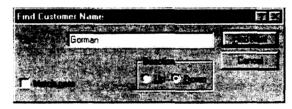
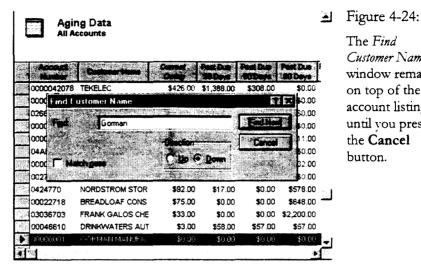


Figure 4-23: A completed Find Customer Name window.

- 7. Click on the button to initiate the search.
- 8. The *Find* window will remain on top of the account listing until you click on the button (Figure 4-24).



The Find Customer Name window remains on top of the account listing until vou press the Cancel button.

If you think that the search criteria matches more than one account, click on the button to find the next account or click on the icons on the toolbar. The Find Customer Name window will remain on the top of the screen until you click the button. Once you do, the icons will not be available.

The Quick Search engine is also powerful enough to search on portions of a word. For instance typing the partial name "lantic" in the Find window will search for "Atlantic" and "Midlantic" entries.

Once you have located the desired account and closed the Find window, you can judge the record's relative position in the current account listing by looking at the position of the vertical scroll bar along the right-hand side of your screen. The top of the scroll bar is the top of the account listing; the bottom of the scrollbar is the bottom of the listing. In this example, Gorman Manufacturing is located near the bottom of accounts when those accounts are sorted in descending order by Current Owing (Figure 4-25).

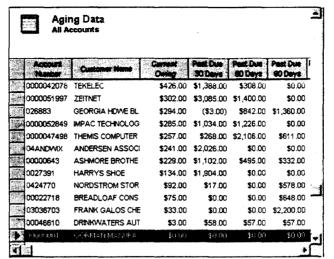


Figure 4-25: In the listing of accounts sorted in descending order by Current Owing, the vertical scrollbar indicates that Gorman is close to the bottom.

Using 'GoTo'' to Link to an Account

From within an Account Profile or ToDo list you can highlight an item and navigate directly to that account using the GoTo Account shortcut menu entry.

- 1. Highlight the desired account on the account listing or ToDo's listing.
- 2. Right-click on the account to reveal its Shortcut Menu.

The shortcut menu appears (Figure 4-26).

| | ng Data ccounts | | | | |
|-------------|--------------------|------------------|---------------------|---------------------|---------------|
| Account | Continuer Name | Ourset Output | Peet Due 3000ers | Pest Due 80 Days | Pest Due |
| 00000000 | Colfmannabilis | \$6,66 | 1 (i) (ii) | \$0.00 | 1 0 00 |
| 0000040052 | lass lines count | | \$3,351.00 | \$0.0 0 | \$0.00 |
| 0000040084 | | | \$160.00 | \$0.00 | \$0.00 |
| 0000040092 | The second | ووالسيا | \$2,336.00 | \$847.00 | \$0.00 |
| 0000040108 | | | \$9,111.00 | \$9,356.00 | \$9,631.00 |
| 0000040142 | | | \$2,177.00 | \$69.00 | \$0.00 |
| C000040204 | Find., | | \$0.00 | \$0.00 | \$0.00 |
| 0000040205 | FTG | \$0.00 | \$12,304.00 | \$0.00 | \$0.00 |
| C000040416 | RETIX CORPORATIO | \$2,733.00 | \$0.00 | \$133.00 | \$299.00 |
| 0000040427 | SANMINA CORP SA | \$3,057.00 | \$2,349.00 | \$2,999.00 | \$0.00 |
| 0000040453 | SUPRA CORP | \$76,141.00 | \$0.00 | \$0.00 | \$0.00 |
| 0000040513 | WEGENER COMMUN | \$503.00 | \$7,312.00 | \$0.00 | \$0.00 |
| 0000040564 | TRUE VISION RAST | \$0.00 | \$283.00 | \$4,534.00 | \$0.00 |
| a T⊲ | | | | | > . |

Figure 4-26:
The shortcut menu contains an entry for Go To Account.

3. Select the Go To Account entry.

RAM immediately jumps to the Dossier View for the selected account.

Note: The particular screen that displays depends on the last screen you visited in the Dossier View.

Changing an Account Number

Changing account numbers can only be performed within an Account Profile listing on the Analysis View. Refer to the section Customizing Column layout with Account Profiles on pages 4-24 through 4-27 of this chapter if you have not created one already.

- 1. Highlight the desired account.
- 2. Right-click on the account to reveal its Shortcut Menu.

The shortcut menu appears (Figure 4-27).

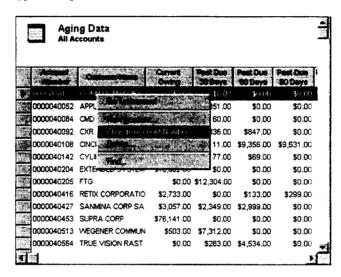


Figure 4-27: The Shortcut Menu contains the option to Change Account Number.

3. Select the **Change Account Number** entry.

The Change Account Number window displays (Figure 4-28).

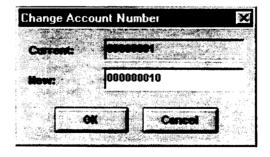


Figure 4-28: Insert a new account number here.

button to close this window. If a duplicate account number is entered, a message will appear, requiring you to enter a new number.

✓ Note: If the listing is sorted by account number, the screen will be immediately refreshed to reflect the new account order.

Deleting an Account

Deleting a single account can be performed within the Dossier View. Refer to the section Customizing Column Layout with Account Profiles later in this chapter if you have not already created one.

To delete an account, follow these step-by-step instructions.

- 1. Highlight the desired account.
- ✓ Note: To delete a range of accounts, see the section Deleting Accounts in Chapter 12.
 - 2. Right-click on the account name at the top of the Tree Pane along the left side of your screen to reveal its Shortcut Menu.

The shortcut menu appears (Figure 4-29).

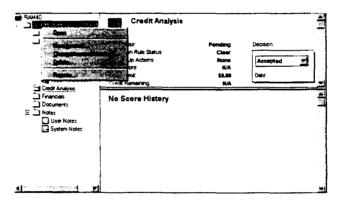


Figure 4-29: The shortcut menu contains the option to **Delete**.

3. Select the **Delete** entry.

The following confirmation message displays (Figure 4-30).



Figure 4-30: The user is prompted to confirm this deletion.

4. Click the button to delete the account or the button to preserve the account.

Printing a Listing of Accounts



Sometimes you need a hard-copy printout of an account listing in order to satisfy management reporting requirements or to add documentation to your files. You need the flexibility to set the column layouts and determine the sort order.

In RAM 4.0, you already have the ability to customize column layouts and sort order with Account Profiles. Through Account Profiles you can also print out your custom account listings with the following steps.

- 1. If you're not in the Analysis View already, navigate to it by selecting Account Analysis from the View menu or clicking on the Dossier View icon in the status bar along the bottom of your screen.
- 2. Highlight the desired Account Profile from the Tree Pane along the left side of your



The selected Account Profile appears (Figure 4-31).

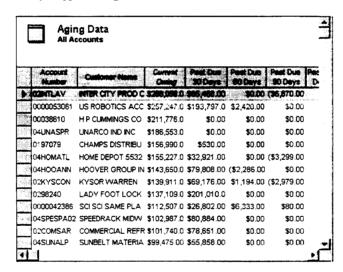


Figure 4-31:

The selected Account Profile appears when you select it from the Account Profiles branch of the Tree Pane.

3. To print this listing, click the right mouse button on the top half of the screen to reveal its Shortcut Menu.

The Shortcut Menu appears (Figure 4-32).

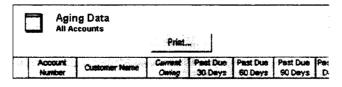


Figure 4-32:

The Shortcut Menu for the Aging Data Account Profile contains but one entry - Print.

4. Select the **Print** entry to print this listing.

Your account listing is directed to your default printer.

Accessing RAM Reports

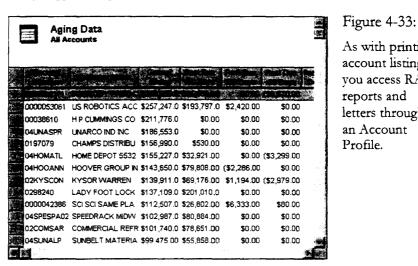
RAM 4.0 comes with several stock reports and letters that you will find helpful for your regular reporting needs. A partial listing of the management reports includes credit limit report, credit summary report, individual report and financial report. Some of the system administration reports include lookup tables, credit limit policies and scoring model selection report. Finally, there are bank & trade reference request letters, a reminder letter and an application renewal letter.

As with printing account listings through Account Profiles, you can access and print the RAM reports and letters from your favorite Account Profile with the following steps.

- 1. If you're not in the Analysis View already, navigate to it by selecting Account Analysis from the View menu or clicking on the Cossier View icon in the status bar along the bottom of your screen.
- 2. Highlight the desired Account Profile from the Tree Pane along the left side of your



The selected Account Profile appears (Figure 4-33).



As with printing account listings, you access RAM reports and letters through an Account

3. To access the RAM reports and letters, click the icon on the toolbar or click on any row with the right mouse button to reveal its Shortcut Menu and select the Reports entry.

The Report Preview/Print window appears (Figure 4-34).

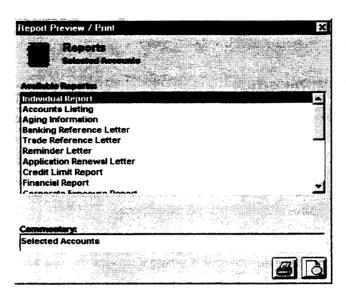


Figure 4-34: The Report Preview/Print window shows all available RAM reports and letters.

- 4. To make a selection, simply double click on the desired report or letter. The vertical scroll bar along the left will allow you to navigate through the entire list.
- icon and a preview of the report 5. To preview the report or letter click the appears in the Crystal Report Writer® viewer facility.
- 6. To print the report or letter, click the icon.

Account Filters

Account Filters afford you the versatility to create ad hoc queries against your database and then conduct all your account analysis within that subset of accounts. Once a filter has been created and selected, all of RAM's views and analyses reflect that filter.

With Account Filters, you map a business question to the RAM database in the form of a Structured Query Language (SQL) expression. SQL expressions often look and sound like simple English sentences. So RAM's Criteria Builder window (where all SQL expressions are built) displays an English-like translation of the rule by default.

Here are some sample mappings of business questions to Account Filter SQL Expressions (Table 4-5):

| Business question | Account Filter SQL Expression |
|---|--|
| Can I view just my accounts that are corporations? | Business Structure is equal to Corporation |
| Who are my high-risk accounts with a low Credit Score and low RAM score? | Credit Score is less than 20 and RAM Score is less than 1 |
| Do I have any accounts in Tennessee with a 5A1 D&B Rating who owe me more than \$10,000 in the Past Due 30 Days category? | Rating D&B = '5A1' and State is equal to 'Tennessee' and Past Due 30 is greater than 10000 |
| Do any of the accounts in my RAM database have Accounts Receivable information since January 1st? | A/R Last Refresh Date Is Greater Than '1998-01-01' |

Table 4-5: Sample SQL expressions.

Building Account Filters

Account Filters consist of one or more SQL expressions in a profile. The following steps will help you create a simple SQL expression in Criteria Builder to identify all accounts in your database that are corporations. You will then see how to add additional SQL expressions to the profile to make it a compound filter profile.

- 1. Navigate to the Analysis View and right-click on the Administration item below the Administration folder to open its Shortcut Menu.
- 2. Select the **Create New Filter** entry.
- 3. When the *Add Filter* window opens, type **Corporations** and click the button (Figure 4-35).

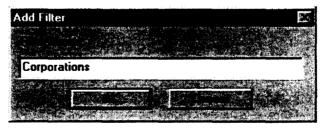


Figure 4-35: Type a descriptive name for your filter in the *Add Filter* window.

The Criteria Builder window appears (Figure 4-36).

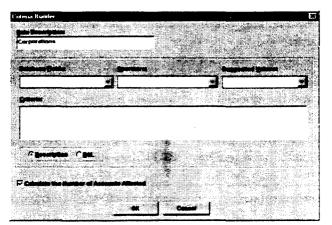


Figure 4-36: Build your expression with assistance of the Criteria Builder dialogs.

- 4. Use the **Database Fields** drop-down list to select *Business Structure*.
- 5. Use the **Operators** drop-down list to select *Is Equal To*.
- 6. Use the Suggested Values drop-down list to select Corporation.
- When you select a value from the Suggested Values list, it populates a code from the associated Lookup Table (i.e. - Business Structure).
 - 7. Use the Description and SQL radio buttons to toggle between SQL and English.
- See the section Tips for Avoiding Syntax Errors later in this chapter for more insight on using the Description and SQL radio buttons.
 - 8. The completed Criteria Builder window should look like the following (Figure 4-37):

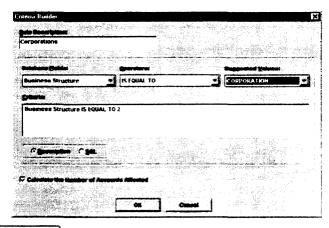


Figure 4-37: A completed Criteria Builder window.

9. Click the button to close the Criteria Builder window. 10. If the Calculate the Number of Accounts Affected checkbox is selected, and if there are no syntax errors with your expression, RAM displays the following message window (Figure 4-38).

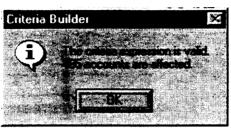


Figure 4-38: This message indicates that your expression has no syntax errors.

- ✓ **Note:** For more information on syntax errors, see the *Syntax Errors* section later in this chapter.
 - 11. Click the button to close this message window.

The Corporations screen appears (Figure 4-39).

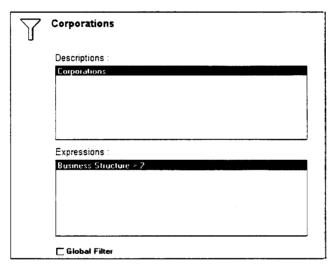


Figure 4-39:

The Corporations screen lists the expressions that comprise this filter.

- 12. The filter profile screen adopts the name of the Account Filter (i.e. Corporations).
- 13. You can add more expressions to this profile to make it a compound filter. To do this, click anywhere on the screen with the right mouse button and select the **New** entry from the Shortcut Menu.
- 14. When a second expression has been added to the *Corporations* Account Filter profile, RAM automatically adds the AND operator, as in Figure 4-40. The **AND** operator requires that an account meet all expressions in the filter profile.

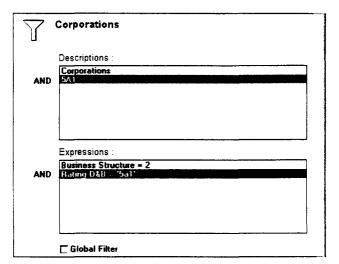


Figure 4-40: A compound filter contains multiple expressions, as illustrated on this

screen.

- 15. To edit any of these expressions in the Criteria Builder window, double click the desired entry from the Expressions window (bottom window).
- 16. To delete any of these expressions from the filter, highlight the expression, click the right mouse button and select the Delete entry from the Shortcut Menu.
- 17. To apply this filter, click the right mouse button on the 了+ All Accounts dialog in the status bar along the bottom of your screen. Then select the Corporations filter from the list of available filters.
- 18. To find out how many accounts are affected by your filter, double click on the - T→ Corporations
- 19. The Count message window appears (Figure 4-41).

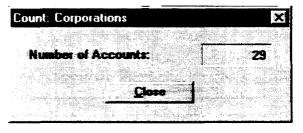


Figure 4-41: You can quickly see how many accounts a filter affects.

20. To delete an Account Filter profile, highlight the desired filter in the Tree Pane Filters Corporations, click the right mouse button to reveal its Shortcut Menu and select the **Delete** entry.

Building Rules: Tips and Techniques

The Criteria Builder is the main working area for all of your rules in RAM. In it you fabricate SQL statements using English-like constructs.

A SQL expression is very similar to an English sentence (Table 4-6):

| This English part of speech | has its SQL equivalent in the following expression: | Table 4-6: |
|-----------------------------|---|---------------------|
| A subject | Rating D&B | A rule's components |
| A verb | Equals | |
| An object | '5A1' | |

All together it reads, Rating D&B equals '5A1'. That's it! A fully-functional SQL expression.

Compound rules, like compound sentences, must use either AND or OR to join the sections together. In the case of AND, both parts of the rule must be true before the condition is met. In the case of **OR**, either part (or all parts) must be true.

Note: Build compound rules incrementally, testing each section to verify syntax and functions. See the section Tips for Avoiding Syntax Errors later in this chapter for more helpful hints.

Syntax

| database field | operator | value suggested value database field |
|-----------------|----------|--|
| [and or | | |
| (database field | operator | value suggested value database field)] |
| [and or | | |
| (database field | operator | value suggested value database field)] |

- **Note:** Parameters in square brackets [] are optional.
- Parameters with the | symbol are mutually exclusive (choose only one).

Examples

A single value Rating D&B Is Equal to '5A1'

Two specific values (Rating D&B Is Equal to '5A1') OR (Rating D&B Is Equal

to '4A1')

A discreet range of values Rating D&B IN ('5A1','5A2','5A3','4A1','4A2','4A3')

...Everyone else Rating D&B **NOT IN** ('5A1','5A2','5A3','4A1','4A2','4A3')

A specific group Rating D&B IS NULL

...The opposite group Rating D&B IS NOT NULL

A series of groups (Rating D&B IS NULL) **OR** (Rating D&B IN ('NQ','DS','--'))

Rating D&B IS EQUAL TO '5A1' AND Order Amount IS

GREATER THAN Credit Limit

AR Refresh Date IS GREATER THAN '1996-01-01' Date-activated groups

AR Refresh Date IS GREATER THAN '1996/01/01'

Finding many accounts (Rating D&B = '5A1' AND Order Amount > Credit Limit)

OR (Rating D&B IN ('5A1','4A1') AND Past Due 30 Days <

500) **OR** (Rating Code = '1' AND Past Due 60 = 0)

Finding a specific account (Account Number = '00000032') OR (D U N S Number =

'804735132') **OR** (City D&B = 'San Francisco')

Using Like and % for

unknown string of characters

City D&B LIKE 'San F%'

Using Like and _ for a single

unknown character

Rating D&B LIKE '_A1'

Note: The percent [%] sign is used for 'wildcard' string of unknown characters.

The underscore [] character is used as a one-character 'wildcard' to replace a single unknown character.

Tips

Build and test rules incrementally

Start building complex rules section by section, each time testing for syntax errors. Also, it helps to know that at least one account in your database meets your criteria - that way you should never get a message that reads 'The criteria expression

is valid. 0 accounts are affected.'

Numeric vs. alphanumeric values Numeric values, when used in rules, do not require single

quotation marks [].

Alphanumeric fields (combinations of alpha and/or numeric characters) must be enclosed in single quotation marks.

This storage format is determined by the target field in the RAM database. When it doubt, use the single quotation marks.

Order of operations

Use parentheses to determine the Order of Operations in a complex expression.

The order of preference in a rule is:

- 1. Parentheses;
- 2. Multiplication and division (left-to-right);
- 3. Addition and subtraction (left-to-right)

Date formats

RAM supports two date formats for building rules:

YYYY-MM-DD (e.g., 1996-01-01)

YYYY/MM/DD (e.g., 1996/01/01)

Syntax Errors

If your Criteria Builder expression is not constructed according to the syntax rules outlined in the *Building Rules: Tips and Techniques* section, you will receive the following message (Figure 4-42):

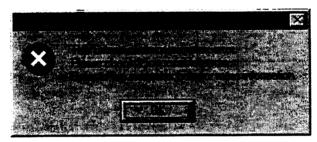


Figure 4-42:

A syntax error indicates that something in your expression is misspelled, misplaced or missing.

Syntax errors can usually be traced to one of several errors:

- A database field was selected twice
- A database field was misspelled
- An invalid operator was typed
- > No operator was selected
- > There is incorrect spacing between elements

Table 4-7 offers some tips for locating and solving common syntax errors.

| Common source of syntax error | Tips for locating and correcting error |
|---------------------------------------|---|
| A database field is listed twice | Read the expression carefully to make sure a field was not selected twice. If so, highlight one occurrence and delete it with the Delete key. |
| A database field was misspelled | You should select database fields from the drop-down list because spelling is very critical. If you typed the field, select it from the drop-down list to see its proper spelling. |
| An invalid operator was typed | Again, you should select operators from the drop-down list. If you typed the field, select it from the drop-down list to see its proper spelling. |
| No operator was selected | Every expression must have an operator. It's how a comparison is requested between the two parts of the expression. |
| Incorrect spacing between elements | RAM will insert spaces according to correct SQL rules. If you typed in a portion of the rule, check for missing spaces between fields and insert them, or check for double-spaces and delete one of the spaces. |

Table 4-7:

Tips for finding and correcting syntax errors

Tips for Avoiding Syntax Errors

Always build complex rules incrementally, testing each portion of the rule before adding on another clause.

Use the **Description** and **SQL** radio buttons to toggle between English and native SQL code when trying to locate a syntax error. It is often easier to spot an error from SQL mode than English mode because you're forced to read the expression with greater care.

Also: remember to enclose each clause in parentheses, especially in compound rules using the AND or OR operators.

Finally, numeric fields do not require quotes around their values. Alphanumeric fields (fields containing only letters or combinations or letters and numbers) require single quotation marks.